

I. AMENDMENT

A. In the Abstract

Please amend the Abstract as set forth below. Enclosed please find a Clean Version of the Abstract and an Amended Version of the Abstract.

~~A data processing system providing an efficient market for: (1) the provision of loans or lines of credit between lenders or those seeking loans or lines of credit, and (2) the sale of loans between loan pool traders. The system provides an efficient market for the provisioning of loans or lines of credit that not only invites lenders, loan seekers, and loan pool traders to patronize the system, but whose conventions induce them to patronize the system. An embodiment includes: receiving at a system a lending criteria from each of a plurality of lenders; compiling a first set of statistics in the system based on the lending criteria from each of the plurality of lenders; and outputting from the system the first set of statistics to a first lender at a price that is based on a measure of fees incurred with respect to the first lender.~~

A method of intermediation services providing an efficient market for a class of financial products in which transactions occur in distinct origination and secondary sectors, the method including outputting a pricing schedule providing credits for transactions fees paid in one sector for redemption against the transaction fees for the other. An embodiment includes offering information, captured in the course of providing intermediation services, at prices that are reduced as transaction fees increase. The method of the invention provides an efficient market for the provisioning of financial products that not only invites lenders, loan seekers, loan traders, offerors of lines of credit, seekers of lines of credit, traders of lines of credit, insurers, insurance seekers, and reinsurers to patronize a system employing the method, but which has conventions that induce them to patronize the system employing the method. The invention further contemplates the system employing the method.

Substitute Abstract

clean copy

A method of intermediation services providing an efficient market for a class of financial products in which transactions occur in distinct origination and secondary sectors, the method including outputting a pricing schedule providing credits for transactions fees paid in one sector for redemption against the transaction fees for the other. An embodiment includes offering information, captured in the course of providing intermediation services, at prices that are reduced as transaction fees increase. The method of the invention provides an efficient market for the provisioning of financial products that not only invites lenders, loan seekers, loan traders, offerors of lines of credit, seekers of lines of credit, traders of lines of credit, insurers, insurance seekers, and reinsurers to patronize a system employing the method, but which has conventions that induce them to patronize the system employing the method. The invention further contemplates the system employing the method.